NEW: NYU RETIREE DENTAL PLAN (EFFECTIVE JANUARY 1, 2012)
As a New York University retiree, you and your eligible dependents will be allowed to enroll in the NYU Retiree Dental Benefits Plan through MetLife. This dental plan provides coverage for routine care and can also help protect you against unforeseen and sometimes costly expenses of dental care.

You’ll have two coverage options:
- Option 1: preventive and basic dental treatment such as cleanings, X-rays and fillings
- Option 2: some of the major, more expensive procedures such as crowns and dentures in addition to preventive and basic services

Both options offer MetLife’s negotiated fees for all in-network services through one of the largest dental networks in the industry. You’ll also have flexible billing options to fit your needs: monthly, quarterly or annual payments. Enrollment will be handled directly through MetLife (800-438-6388). You’ll only have a limited time to enroll so watch your mail in the coming weeks for an enrollment package from MetLife that includes all the information you need to enroll.

NEW FOR RETIREES: FREE FLU SHOTS
You asked and we listened! NYU is offering FREE seasonal flu shots to NYU retirees and one household member over age 18 at convenient locations on campus.

Flu Shots will be available at Kimmel Center, 60 Washington Square South on:
- Monday, October 3, 9:30am - 4:30pm, Room 405
- Monday, October 24, 9:30am - 4:30pm, Room 405
- Monday, November 7, 9:30am - 4:30pm, Room 905

Please REGISTER for flu shots by sending an email to livesmart@nyu.edu or calling 212-998-1272. When requesting an appointment, include 1) your name, 2) household member name (if applicable), 3) first, second, and third choice of appointment dates/times, and 4) contact information for appointment confirmation. Appointments are available in 30 minute increments. NOTE: Household member appointments will be made for the same time and date as retiree appointment.

Please be advised that retirees will need to show an NYU Retiree ID Card and household members are required to provide photo ID at the flu shot clinic. As noted below, all NYU ID cards are being replaced. For your convenience, you can replace your ID card at the onsite ID Card Center available on all three flu shot dates (see below).

REPLACE YOUR NYU RETIREE ID CARD
As you may be aware, this summer the University began processing replacement NYU ID cards for the entire NYU community, including retirees. The process is free,* convenient and fast. You can turn in your old card and receive your new card on campus at:
- 383 Lafayette St., Monday - Thursday, 8am to 8pm, Friday 8am – 6pm through October 14 (normal hours resume October 17, Monday – Thursday 9am – 6pm, Friday 10am – 4pm
- Kimmel, 60 Washington Square South, 9am - 4:30pm, Room 406 on October 3 and October 24 and Room 903 on November 7

*Obtaining a new card is free for those handing in their existing NYU ID card. For those who have misplaced their card, the customary $15 replacement fee for lost cards will be applied. Call 212-443-2273 with questions.
NOTICE OF WOMEN’S HEALTH & CANCER RIGHTS, HIPAA, AND YOUR PRESCRIPTION DRUG COVERAGE AND MEDICARE

The following notices are applicable to all participants in the NYU-sponsored retiree medical plans. Please read them carefully.

❖ Women’s Health & Cancer Rights Act of 1998 Reminder Notice
The health plans sponsored by NYU provide medical and surgical coverage for mastectomy, reconstructive surgery and related services. This Notice is provided to you as required by the Women’s Health & Cancer Rights Act of 1998. It describes the services provided, NYU’s legal compliance with the law, and how you may obtain further information.

❖ HIPAA Notice
New York University (“NYU”) as an employer is committed to protecting the privacy of health information maintained by the health plans it sponsors and the NYU Health and Welfare Plan. This Notice is provided to you as required by the Health Insurance Portability and Accountability Act and the HIPAA Privacy Regulations (collectively, “HIPAA”).

The Women’s Health & Cancer Rights Act of 1998 Reminder and HIPAA notices apply to retirees and their covered dependents enrolled in the NYU Health and Welfare Plans. If you need a Women’s Health & Cancer Rights Act of 1998 or HIPAA notice, visit: http://www.nyu.edu/about/policies-guidelines-compliance/policies-and-guidelines/benefits-legal-notices.html to print a copy or email the Benefits Office at benefits@nyu.edu.

❖ Important Notice about Your Prescription Drug Coverage and Medicare
Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with NYU and about your options under Medicare’s prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare’s prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.

2. NYU has determined that the prescription drug coverage offered by the NYU Retiree medical plans is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

Q: When Can You Join A Medicare Drug Plan?
A: You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.
Q: What Happens To Your Current Coverage If You Decide To Join A Medicare Drug Plan?
A: If you decide to join a Medicare drug plan, your current NYU retiree medical plan coverage will not be affected. NYU has determined that the prescription drug coverage offered by the New York University retiree medical plans is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is considered Creditable Coverage.

The New York University medical plans include the following:

- NYU Retiree Medical Plan
- NYU Point-of-Service Plans
- Aetna HMO
- Oxford HMO
- Secure Horizons
- HIP VIP Premier

Because your existing coverage with New York University is, on average, at least as good as standard Medicare prescription drug coverage, you can keep your NYU coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan. Since your NYU prescription drug coverage is part of your retiree medical plan, if you choose to enroll in a Medicare prescription drug plan, you will still be eligible to receive all of your current health and prescription drug benefits through your NYU retiree medical plan.

Q: When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?
A: You should also know that if you drop or lose your current coverage with NYU and don’t join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information about...

- This Notice or Your Current Prescription Drug Coverage
  Contact the Benefits Office at 212-998-1270 or benefits@nyu.edu. NOTE: You’ll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through NYU changes. You also may request a copy of this notice at any time.

- Your Options under Medicare Prescription Drug Coverage
  More detailed information about Medicare plans that offer prescription drug coverage is in the “Medicare & You” handbook. You’ll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans. You can also…
  - Visit www.medicare.gov
  - Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the “Medicare & You” handbook for their telephone number) for personalized help
  - Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).
<table>
<thead>
<tr>
<th>Provider Contact Information</th>
<th>Phone</th>
<th>Web Site</th>
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<tr>
<td>Aetna, Inc. HMO</td>
<td>800-323-9930</td>
<td><a href="http://www.aetna.com">www.aetna.com</a></td>
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<tr>
<td>Caremark, Inc.</td>
<td>800-421-5501</td>
<td><a href="http://www.caremark.com">www.caremark.com</a></td>
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<tr>
<td>EBPA (direct billing for medical premiums)</td>
<td>800-258-7298</td>
<td><a href="http://www.ebpabenefits.com">www.ebpabenefits.com</a></td>
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<tr>
<td>Health Advocate</td>
<td>866-695-8622</td>
<td><a href="http://www.healthadvocate.com">www.healthadvocate.com</a></td>
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<tr>
<td>HIP VIP Premier Medicare HMO</td>
<td>800-447-8255</td>
<td><a href="http://www.hipusa.com">www.hipusa.com</a></td>
</tr>
<tr>
<td>John Hancock Financial Services, Inc. (Long Term Care Insurance)</td>
<td>800-888-3754</td>
<td><a href="http://nyu.jhancock.com">http://nyu.jhancock.com</a></td>
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<tr>
<td>J.P. Morgan Retirement Plan Services (NYU Staff Pension Plan)</td>
<td>800-345-2345</td>
<td><a href="http://www.retreonline.com">http://www.retreonline.com</a></td>
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<tr>
<td>Medicare</td>
<td>800-772-1213</td>
<td><a href="http://www.medicare.gov">www.medicare.gov</a></td>
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<tr>
<td>MetLife (Dental Plan)</td>
<td>800-438-6388</td>
<td><a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a></td>
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<tr>
<td>NYU Benefits Office</td>
<td>212-998-1270</td>
<td><a href="http://www.nyu.edu/hr">www.nyu.edu/hr</a></td>
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<tr>
<td>Oxford Health Plans HMO</td>
<td>800-444-6222</td>
<td><a href="http://www.oxfordhealth.com">www.oxfordhealth.com</a></td>
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<tr>
<td>Prudential (Life Insurance and billing)</td>
<td>800-778-3827</td>
<td><a href="http://www.prudential.com">www.prudential.com</a></td>
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<tr>
<td>Secure Horizons (UHC)</td>
<td>800-234-1228</td>
<td><a href="http://www.securehorizons.com">www.securehorizons.com</a></td>
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<tr>
<td>Social Security Administration</td>
<td>800-772-1213</td>
<td><a href="http://www.ssa.gov">www.ssa.gov</a></td>
</tr>
<tr>
<td>TIAA-CREF (Retirement Accounts)</td>
<td>800-842-2776</td>
<td><a href="http://www.tiaa-cref.org">www.tiaa-cref.org</a></td>
</tr>
<tr>
<td>UnitedHealthcare (Point-of-Service)</td>
<td>866-633-2474</td>
<td><a href="http://www.myuhc.com">www.myuhc.com</a></td>
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<tr>
<td>UnitedHealthcare (Retiree Medical Plan-Indemnity)</td>
<td>800-214-1736</td>
<td><a href="http://www.myuhc.com">www.myuhc.com</a></td>
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<tr>
<td>The Vanguard Group (Retirement Accounts)</td>
<td>800-523-1188</td>
<td><a href="http://www.vanguard.com">www.vanguard.com</a></td>
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<tr>
<td>VSP Access Plan (Vision Discount Plan)</td>
<td>800-877-7195</td>
<td><a href="http://www.vsp.com">www.vsp.com</a></td>
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MAILING PANEL